

Item 1 Cover Page



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This brochure provides information about the qualifications and business practices of Wealth Logic, LLC and Allan Roth. If you have any questions about the contents of this brochure, please contact us at 719-955-1001 or ar@DareToBeDull.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Allan Roth is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

There are no material changes since the previous filing of the ADV.

This filing is our “initial” filing of what we regard as “The New Part 2” of our Form ADV. As a result, this Document, dated June 6, 2011 is brand new. This document was developed in response to new requirements adopted and imposed by the Securities and Exchange Commission (SEC) under the Investment Advisers Act of 1940 (IA Act). As a result, this “Disclosure Brochure” is substantially different from previous versions and includes disclosures not specifically required by the Old Part II. As a result, this “Brochure” should be considered “materially new” although you will recognize most of the disclosures as similar or identical to what you have read in the past.

In future filings, this section of the Brochure will address only those “material changes” that have been incorporated since our last delivery or posting of this document on the SEC’s public disclosure website (IAPD) <http://adviserinfo.sec.gov>.

We may, at any time, update this Brochure and either send you a copy or offer to send you a copy (either by electronic means (email) or in hard copy form).

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Item 4 Advisory Business

Wealth Logic, LLC (Wealth Logic) is an hourly based financial planning and advisory firm. The firm is owned by Allan Roth, the investment advisor representative and planner who provides investment advice.

1. Investment Advisory – Re-engineering portfolios using efficient and effective products designed to lower fees and taxes.

- Portfolio construction to lower risk and increase expected returns.
- Portfolio simplification for ease of management.
- Redeployment of trapped underperforming assets (e.g. expensive variable annuities).
- Redeployment of cash to highest paying alternatives.

2. Personal Financial Planning – Developing actions to help achieve financial goals including achieving financial independence. Retirement planning strategies.

- Cash and debt management.
- Risk management.
- College funding.
- Life transition planning.

3. Business Planning – Improving the business performance.

- Strategic Planning including early warning indicators.
- Employee benefits and incentive compensation.
- Focused cost reduction.
- Acquisitions and valuations.

The only product offered by Wealth Logic is specific advice.

Item 5 Fees and compensation

All fees are hourly or fixed dollar to minimize any conflicts of interest. No additional profits can be made as a result of the advice rendered. The hourly rate is currently \$350. This rate is both negotiable and can be capped for a period of time. All fees are due within 30 days of the billing date and a retainer amount may be requested. Any unused retainer will be refunded within 30 days of the request by the client. Wealth Logic or Allan Roth will not take any other compensation from any party as a result of recommendations including, but not limited to, any percentage of assets or commissions.

Item 6 Performance Based Fees

No performance based fees are charged, as all fees are from the hourly or fixed fee billed to the client.

Item 7 Types of Clients

Wealth Logic advises a broad spectrum of client types and of net worth. Clients include individuals, trusts and foundations, with net worth ranging from \$100,000 to tens of millions or more.

Item 8 Methods of Analysis and Risk of Loss

Minimizing expenses and emotion, and maximizing diversification, are core methods Wealth Logic applies in designing portfolios. Broad index funds of mutual fund and ETF categories are those most often used in the practice, as well as Bank and Credit Union CDs going directly to those institutions insured by the FDIC or NCUA. Portfolios are constructed with vehicles and assets that are located to increase the after-tax returns for clients.

Wealth Logic's philosophy is that the stock market is very risky and the individual's view of risk is not stable over time. The ascending science of Behavioral Finance is used as a cognitive tool for counseling clients on self-defeating investment habits and how to avoid them. This mission of convincing clients to avoid the excitement and expenses that comes from chasing hot performing investments is best summed up in the firm's trademarked slogan "dare to be dull."

Item 9 Disciplinary Information

None

Item 10 Other Financial Activities and Affiliations

Allan Roth is a licensed Certified Public Accountant (CPA) and Certified Financial Planner (CFP®). He has taught finance courses, including investments and behavioral finance, at The University of Denver, The University of Colorado at Colorado Springs, and Colorado College. Allan writes for various financial media. He is compensated for both teaching and writing but not by any firm whose financial instruments are being recommended.

Item 11 Code of Ethics

Wealth Logic and Allan Roth incorporate the fiduciary standards of the CFP Board and Financial Planning Association (FPA). To minimize conflicts of interest, the firm has chosen an hourly compensation model to allow the freedom to recommend any products irrespective of what platform the product is offered.

Item 12 Brokerage Practices

Wealth Logic recommends certain low cost brokerage firms. Wealth Logic does not receive any compensation from brokerage or mutual fund firms recommended.

Item 13 Review of Accounts

Wealth Logic does not provide investment supervisory services or manage investment advisory accounts. The frequency and nature of updates to the client will vary by engagement.

Item 14 Client Referrals and Other Compensation

Wealth Logic does not pay any compensation for referrals to the firm, nor does it receive any compensation for referring clients to others firms such as brokerage firms, accountants, attorneys, etc.

Item 15 Custody

Wealth Logic recommends certain financial custodians though it does not receive any compensation from those custodians.

Item 16 Investment Discretion

Wealth Logic does not accept discretionary authority and works with the client to develop the recommended portfolio.

Item 17 Voting Client Securities

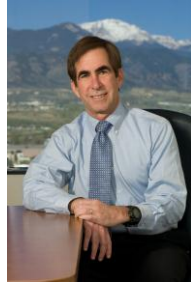
Wealth Logic does not typically vote nor recommend voting on company or fund proxies. However, Wealth Logic would be willing to do so if requested by client.

Item 18 Financial Information

Wealth Logic does not custody assets or take discretionary authority so it does not report financial information. Wealth Logic has no liabilities other than recurring monthly charges which are paid on a current basis.

Item 19 Requirements for State Registered Advisors

Allan Roth is the sole principal of Wealth Logic, LLC.



Allan Roth Bio

Allan is an expert in portfolio construction and performance benchmarking. He has been quoted in such publications as The Wall Street Journal, Money Magazine, The New York Times and Dow Jones MarketWatch, and appeared on numerous TV and radio shows.

Allan is the founder of Wealth Logic, LLC. An hourly based financial planning and investment advisory firm. He has been working in the investment world with 25 years of corporate finance. Allan has served as corporate finance officer of two multi-billion dollar companies, and consulted with many others while at McKinsey & Company.

Allan takes pride in being mocked on a semi-regular basis by some financial professionals for his hourly fee model and its obvious inability to make him rich. He is also the author of [*How A Second Grader Beats Wall Street*](#) (Wiley & Sons in 2009 and 2011) and writes the [*Irrational Investor*](#) blog at [CBS Moneywatch.com](http://CBSMoneywatch.com). Allan teaches behavioral finance at the University of Denver and has been an adjunct faculty member at Colorado College and the University of Colorado at Colorado Springs. Despite the many credentials (CFP, CPA, MBA) he has earned, Allan claims he can still keep investing simple. His professional goal is to never be confused with Jim Cramer.

Education:

B.S. - University of Colorado, Magna Cum Laude

MBA - Northwestern University (Kellogg)

Executive Program - Stanford University Graduate School of Business

Finance Experience:

Corporate Finance Officers of Kaiser Permanente and WellPoint

Management Consulting – McKinsey & Co.

Public Accounting – KPMG

Professional Certifications:

CERTIFIED PUBLIC ACCOUNTANT (CPA)

CERTIFIED FINANCIAL PLANNER™ (CFP®)